



Office of Lender Activities & Program Compliance

# Loan Review System (LRS) Functions and Uses

March 15, 2017

Presented by:

**Jack Higgins**, *Loan Review System Project Manager*

**Justin Burch**, *Director, Quality Assurance Division*





# Agenda

- Loan Review System Overview
- Access & Navigation
- Binder Requests
- Notifications & Dashboards
- Responding to Findings
- Indemnification
- Self-Reports
- Preparation & Resources





# Loan Review System Overview



# Loan Review System Overview

- Unifies FHA quality control processes into a single system
  - Test cases (from post-closing lenders)
  - Post-endorsement loan reviews
  - Lender monitoring reviews
  - Lender self-reporting
- Not used for standard loan origination or endorsement processes
  - Only post-endorsement reviews with the exception of test cases
  - No change to current pre-endorsement review processes
- Implements the Defect Taxonomy
  - Streamlined rating system for documenting loan review results
  - Focused on root cause of defects
- Streamlines review processes and analysis of results
  - Automated reminders and feedback
  - Enhanced workload management
  - Significantly improved reporting capabilities





# Loan Review System Overview

## *Key Concepts*

- Review Types
    - Underwriting
    - Servicing
    - Comprehensive
    - Operational
  - Review Levels
    - Initial
    - Mitigation 1
    - Mitigation 2
    - HOC Escalation
    - HQ Escalation
- } Indemnification
- Selection Reasons
    - Risk
    - Random
    - EPD/Early Claim
    - Lender Self-Report
    - Test Case
    - Lender Monitoring

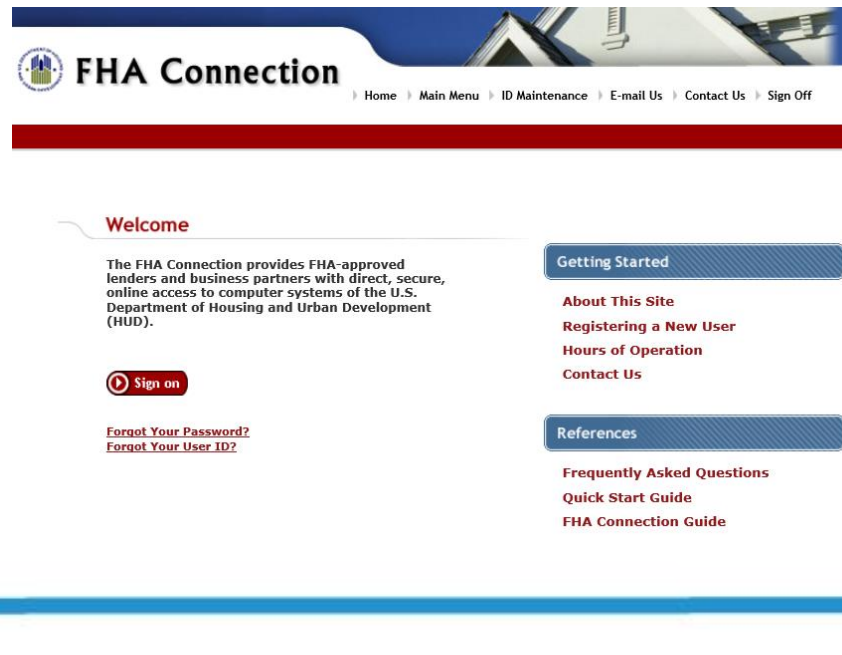


# Access & Navigation



# Access

- FHA Connection (FHAC) single sign-on
- Lender's Application Coordinator grants user access
  - User Registration process for new users
  - User Administration process for existing users





# Access

- Three possible user roles for lenders
  - New section will be added to FHA Connection ID Administration page


The screenshot shows the 'FHA Connection ID Administration' page. A large blue button labeled 'FHA Connection ID Administration' is at the top. To its right is a red button labeled 'Help Links' with a question mark icon. A large grey arrow points down from the blue button to a white box containing the following text:


**Authorization for Loan Review System Applications:**

☐ Read Only   ☐ Response Submission   ☐ Indemnification Submission



# Access



 **FHA Connection**

Home Main Menu ID Maintenance E-mail Us Contact Us Sign Off

Welcome

**Single Family FHA**

| Single Family FHA Business Areas          | Message Boards Updated as of:           |
|---|---|
| Single Family Origination                 | Wednesday, February 01, 2017            |
| Single Family Servicing                   | <b>New</b> Wednesday, February 08, 2017 |
| Property Improvement/Manufactured Housing | Thursday, December 29, 2016             |
| <b>Loan Review System</b>                 |   |
| Neighborhood Watch                        | Tuesday, December 01, 2015              |
| Physical Assessment                       |   |
| Mortgagee Letters                         |   |





# Navigation

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#)

FHA MORTGAGE COMPANY (86420)

Requests

Batches

RESPONSE DEADLINES [Show All](#)

Due Today

Due in the next 7 days

FILTERS

My Requests 8

Batched Loans 12

Mitigation 1 32

Mitigation 2 14

HOC Escalation 4

HQ Escalation 2

Lender Monitoring 12

Lender Self-Report 18

Random 4

FHA Manual 8

OIG Audit 12

CASE NUMBER SEARCH

Search

RESPONSE REQUESTS (20)

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

|                               |                        |                    |                |            |            |  | Last Action By    |
|-------------------------------|------------------------|--------------------|----------------|------------|------------|--|-------------------|
| ● <a href="#">351-1768306</a> | 712 Glenholme Dr.      | Lender Self Report | HOC Escalation | 07/24/2016 | 08/04/2016 |  | Harkey, Evita     |
| ● <a href="#">351-5198201</a> | 72 Lakeview Dr.        | Random Monthly     | Mitigation 2   | 07/24/2016 | 08/04/2016 |  | Jones, Lender     |
| ○ <a href="#">351-1264427</a> | 7278 Saxton Dr.        | Random Monthly     | Mitigation 2   | 07/24/2016 | 08/04/2016 |  | Hodgins, Leonie   |
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| ● <a href="#">351-0726552</a> | 7682 Southampton Ln.   | Lender Monitoring  | Mitigation 2   | 07/24/2016 | 08/04/2016 |  | Domenico, Marline |
| ● <a href="#">351-0151464</a> | 691 Edgemont Dr.       | Lender Monitoring  | Mitigation 2   | 08/01/2016 | 08/19/2016 |  | Stickles, Fumiko  |
| ● <a href="#">351-3237642</a> | 944 Johnson St.        | FHA Manual         | Mitigation 1   | 08/01/2016 | 08/19/2016 |  |                   |
| ● <a href="#">351-6025947</a> | 386 Westport St.       | Random             | HQ Escalation  | 08/01/2016 | 08/20/2016 |  | Crowder, Odis     |

UNDER REVIEW BY FHA (103)

| Case Number                 | Property Address  | Selection Reason   | Review Level    | Request Date | Response Date | Last Action By  |
|-----------------------------|-------------------|--------------------|-----------------|--------------|---------------|-----------------|
| <a href="#">347-1948267</a> | 9710 Brewery St.  | Lender Self-Report | Initial         | 07/01/2016   | 07/11/2016    | Hirsch, Sherly  |
| <a href="#">369-3197648</a> | 789 Creekside St. | FHA Manual         | Indemnification | 07/07/2016   | 07/19/2016    | Magill, Lavenia |
| <a href="#">385-6497135</a> | 86 Wall Ave.      | Random             | Mitigation 2    | 07/07/2016   | 07/19/2016    | Pippin, Grace   |





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★ LRS

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Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#)

FHA MORTGAGE COMPANY (86420)

FILTERS

Show All

Past Due 3

Due Th

Unfulfil

▼ ALL BINDER REQUESTS (53)

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Date Received

|                             |                    |         |           |            |            |            |            |
|-----------------------------|--------------------|---------|-----------|------------|------------|------------|------------|
| <a href="#">351-5576307</a> | Robinson, Lawrence | PHI-PUD | Delivered | 07/21/2016 | 08/01/2016 | 08/01/2016 | 08/04/2016 |
| <a href="#">351-4988773</a> | Riegel, Tiffany    | ATL-QAD | Delivered | 07/24/2016 | 08/04/2016 | 08/01/2016 | 08/04/2016 |
| <a href="#">351-1768306</a> | Harkey, Evita      | DEN-QAD | Requested | 07/24/2016 | 08/04/2016 | 08/01/2016 |            |
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| <a href="#">351-3576307</a> | Ruckman, Bernita   | PHI-PUD | Requested | 08/01/2016 | 08/20/2016 |            |            |
| <a href="#">351-4988773</a> | Hartsoe, Noe       | ATL-PUD | Requested | 08/01/2016 | 08/20/2016 |            |            |
| <a href="#">351-1768306</a> | Lagarde, Adam      | DEN-QAD | Requested | 08/01/2016 | 08/20/2016 |            |            |
| <a href="#">351-5198201</a> | Hamm, Lakita       | PHI-QAD | Requested | 08/01/2016 | 08/20/2016 |            |            |
| <a href="#">351-1264427</a> | Ledezma, Annamaria | PHI-QAD | Requested | 08/01/2016 | 08/20/2016 |            |            |
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# Binder Requests



# Binder Requests

## *Underwriting Reviews*

- Lenders with Lender Insurance (LI) Authority
  - Current FHAC Binder Selection notification process continues
  - LRS-related requests will also appear on LRS Binder Request list
  - On-going selection process beginning shortly after endorsement
- Lenders without Lender Insurance (Non-LI) Authority
  - No action necessary – FHA already has endorsement binder
  - LRS selection indicator on Insurance Application screen in FHAC
  - LRS displays each case when review starts





# Binder Requests

## *Underwriting Reviews*

- Self-Reports and Lender Monitoring (LI or Non-LI)
  - Shifting to review of endorsement binder
  - Request process generally the same as other underwriting reviews
  - FHA communicates additional details/exceptions as needed
- Test Cases
  - Lenders applying for Unconditional Direct Endorsement (DE) authority
  - Test Case binders submitted directly to Homeownership Center (HOC)
  - Process changes for post-closing/pre-endorsement lenders
  - Detailed instructions provided during entrance conference





# Binder Requests

## *Servicing Reviews*

- Process may vary depending on selection reason
  - All servicing file requests displayed on LRS Binder Requests screen
  - FHA communicates additional details/delivery method as needed





# Binder Requests

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#) ▾

FHA MORTGAGE COMPANY (86420)

## FILTERS

[Show All](#)

Past Due

3

Due This Week

14

Unfulfilled

8

## ▼ ALL BINDER REQUESTS (53)

| Case Number                 | Borrower Name      | HOC     | Status    | Request Date | Binder Due | Date Sent  | Date Received |
|-----------------------------|--------------------|---------|-----------|--------------|------------|------------|---------------|
| <a href="#">351-3576307</a> | Robinson, Lawrence | PHI-PUD | Delivered | 07/21/2016   | 08/01/2016 | 08/01/2016 | 08/04/2016    |
| <a href="#">351-4988773</a> | Riegel, Tiffany    | ATL-QAD | Delivered | 07/24/2016   | 08/04/2016 | 08/01/2016 | 08/04/2016    |
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# Binder Requests

## ▼ ALL BINDER REQUESTS (53)

| <u>Case Number</u>          | <u>Borrower Name</u> | <u>HOC</u> | <u>Status</u> | <u>Request Date</u> | <u>Binder Due</u> | <u>Date Sent</u> | <u>Date Received</u> |
|-----------------------------|----------------------|------------|---------------|---------------------|-------------------|------------------|----------------------|
| <a href="#">351-3576307</a> | Robinson, Lawrence   | PHI-PUD    | Delivered     | 07/21/2016          | 08/01/2016        | 08/01/2016       | 08/04/2016           |
| <a href="#">351-4988773</a> | Riegel, Tiffany      | ATL-QAD    | Delivered     | 07/24/2016          | 08/04/2016        | 08/01/2016       | 08/04/2016           |
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# Binder Requests

- Calendar function for Date Sent
  - Provided for lender records only
  - No impact on LRS processing or status

| <u>Binder Due</u> | <u>Date Sent</u>                        | <u>Date Received</u> |
|-------------------|---|----------------------|
| 08/01/2016        | 08/01/2016                              | 08/04/2016           |
| 08/04/2016        | 08/01/2016                              | 08/04/2016           |
| 08/04/2016        | <input type="text" value="08/01/2016"/> |                      |
| 08/04/2016        | <input type="text" value="08/01/2016"/> |                      |
| 08/04/2016        | <input type="text" value="08/01/2016"/> |                      |
| 08/04/2016        | <input type="text" value="08/01/2016"/> |                      |
| 08/04/2016        | <input type="text" value="08/01/2016"/> |                      |
| 08/19/2016        | <input type="text"/>                    |                      |
| 08/19/2016        | <input type="text"/>                    |                      |
| 08/20/2016        | <input type="text"/>                    |                      |
| 08/20/2016        | <input type="text"/>                    |                      |
| 08/20/2016        | <input type="text"/>                    |                      |
| 08/20/2016        | <input type="text"/>                    |                      |
| 08/20/2016        | <input type="text"/>                    |                      |
| 08/20/2016        | <input type="text"/>                    |                      |
| 08/20/2016        | <input type="text"/>                    |                      |
| 08/20/2016        | <input type="text"/>                    |                      |

< August 2016 >

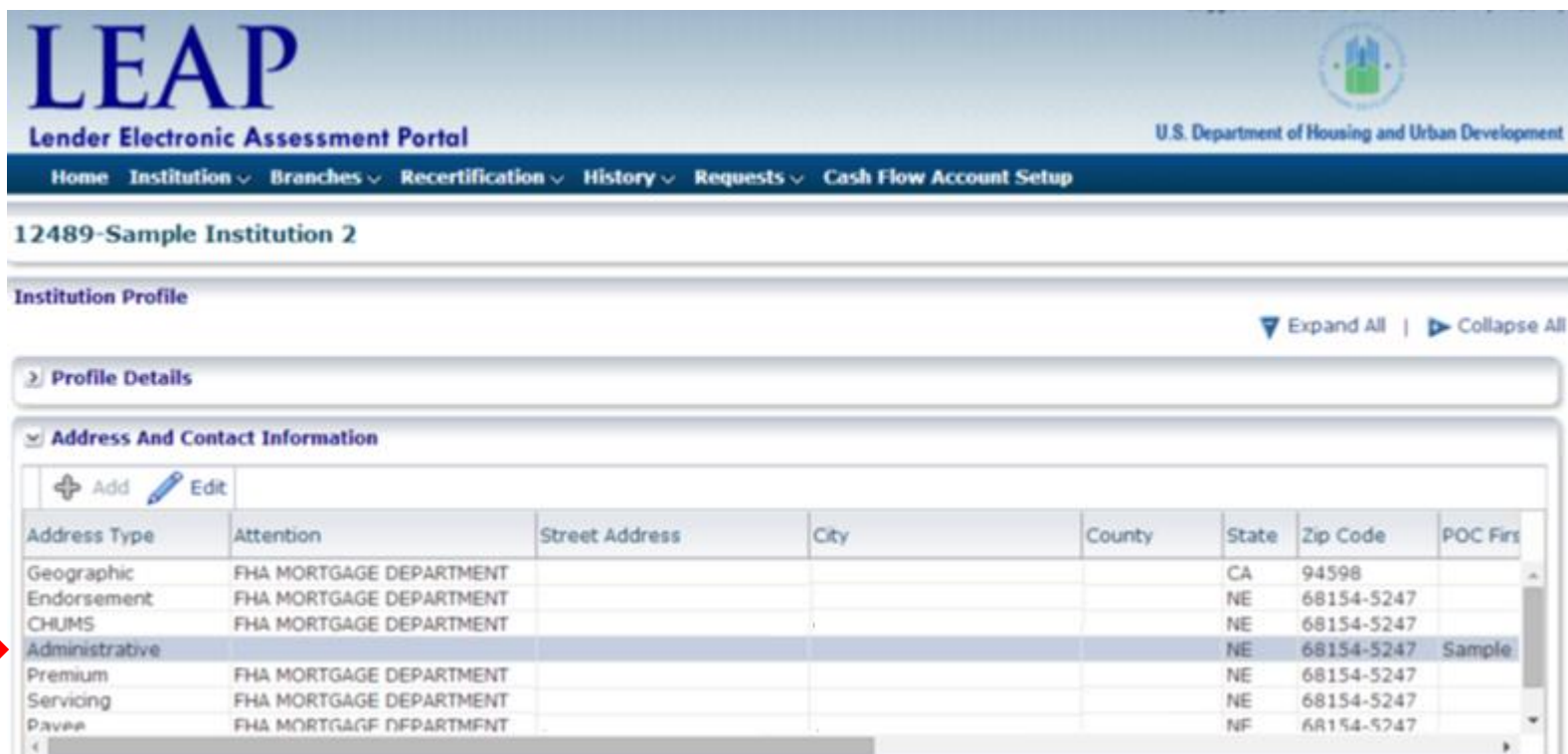
| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
| 31 | 1  | 2  | 3  | 4  | 5  | 6  |
| 7  | 8  | 9  | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | 1  | 2  | 3  |
| 4  | 5  | 6  | 7  | 8  | 9  | 10 |



# Notifications & Dashboards

# Notifications

- Lenders must continually update Administrative Contact information in LEAP



**LEAP**  
Lender Electronic Assessment Portal

U.S. Department of Housing and Urban Development

Home Institution ▾ Branches ▾ Recertification ▾ History ▾ Requests ▾ Cash Flow Account Setup

12489-Sample Institution 2

Institution Profile

Expand All | Collapse All

Profile Details

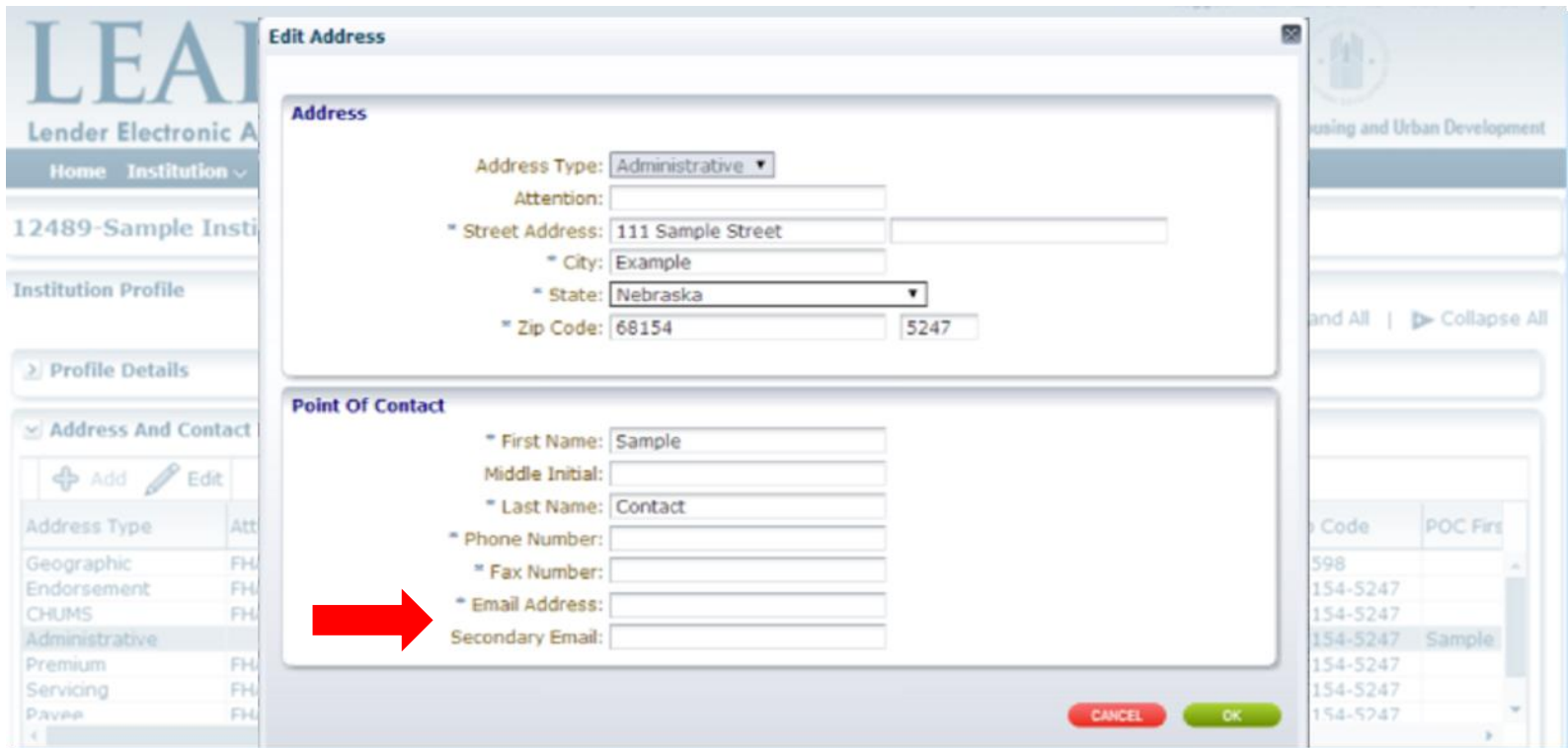
Address And Contact Information

+ Add Edit

| Address Type          | Attention               | Street Address | City | County | State | Zip Code   | POC First |
|-----------------------|-------------------------|----------------|------|--------|-------|------------|-----------|
| Geographic            | FHA MORTGAGE DEPARTMENT |                |      |        | CA    | 94598      |           |
| Endorsement           | FHA MORTGAGE DEPARTMENT |                |      |        | NE    | 68154-5247 |           |
| CHUMS                 | FHA MORTGAGE DEPARTMENT |                |      |        | NE    | 68154-5247 |           |
| <b>Administrative</b> |                         |                |      |        | NE    | 68154-5247 | Sample    |
| Premium               | FHA MORTGAGE DEPARTMENT |                |      |        | NE    | 68154-5247 |           |
| Servicing             | FHA MORTGAGE DEPARTMENT |                |      |        | NE    | 68154-5247 |           |
| Payee                 | FHA MORTGAGE DEPARTMENT |                |      |        | NE    | 68154-5247 |           |

# Notifications

- LEAP allows for primary and secondary email addresses



**LEAP**  
Lender Electronic Addressing Profile

Home Institution ▾

12489-Sample Institution

Institution Profile

Profile Details

Address And Contact

+ Add Edit

Address Type: Administrative ▾

Attention:

\* Street Address: 111 Sample Street

\* City: Example

\* State: Nebraska ▾

\* Zip Code: 68154 5247

**Point Of Contact**

\* First Name: Sample

Middle Initial:

\* Last Name: Contact

\* Phone Number:

\* Fax Number:

\* Email Address:

Secondary Email:

CANCEL OK



# Notifications

- LRS notification emails sent to Administrative Contact
- Contains daily summary of any new LRS response requests
- Must access LRS for complete information
- Findings issued in LRS – no letter





# Dashboards

- Active Reviews
  - Response Requests listed in order of priority by due date
  - Separate section for cases under review by FHA
  - Can re-sort and filter both lists
- Completed Reviews
  - Reviews listed by date closed
  - Searchable by case number
  - Can filter or re-sort by final review level or rating



# Dashboards

★ LRS

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Binder Request

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Completed Reviews

Signed in as [Lender Jones](#)

FHA MORTGAGE COMPANY (86420)

Requests

Batches

RESPONSE DEADLINES

Show All

Due Today

6

Due in the Next Week

11

FILTERS

Show All

My Requests

8

Batched Loans

12

Mitigation 1

32

Mitigation 2

14

HOC Escalation

4

HQ Escalation

2

Lender Monitoring

12

Lender Self-Report

18

Random

4

FHA Manual

8

OIG Audit

12

CASE NUMBER SEARCH

Search

▼ RESPONSE REQUESTS (20)

| Case Number  | Property Address       | Selection Reason   | Review Level   | Request Date | Response Due | Last Action By    |
|--|------------------------|--------------------|----------------|--------------|--------------|-------------------|
| <input type="radio"/> <a href="#">351-4988773</a>            | 8325 SW. Applegate Dr. | OIG Audit          | Mitigation 1   | 07/24/2016   | 08/04/2016   |                   |
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# Dashboards

Requests

Batches

RESPONSE DEADLINES

Show All

|                      |    |
|----------------------|----|
| Due Today            | 6  |
| Due in the Next Week | 11 |

FILTERS

Show All

|                    |    |
|--------------------|----|
| My Requests        | 8  |
| Batched Loans      | 12 |
| Mitigation 1       | 32 |
| Mitigation 2       | 14 |
| HOC Escalation     | 4  |
| HQ Escalation      | 2  |
| Lender Monitoring  | 12 |
| Lender Self-Report | 18 |
| Random             | 4  |
| FHA Manual         | 8  |
| OIG Audit          | 12 |

CASE NUMBER SEARCH

Search





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Signed in as [Lender Jones](#)

FHA MORTGAGE COMPANY (86420)

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▼ RESPONSE REQUESTS - DUE TODAY (6)

| Case Number  | Property Address       | Selection Reason   | Review Level   | Request Date | Response Due | Last Action By    |
|--|------------------------|--------------------|----------------|--------------|--------------|-------------------|
| <input type="radio"/> <a href="#">351-4988773</a>            | 8325 SW. Applegate Dr. | OIG Audit          | Mitigation 1   | 07/24/2016   | 08/04/2016   |                   |
| <input checked="" type="radio"/> <a href="#">351-1768306</a> | 712 Glenholme Dr.      | Lender Self Report | HOC Escalation | 07/24/2016   | 08/04/2016   | Harkey, Evita     |
| <input checked="" type="radio"/> <a href="#">351-5198201</a> | 72 Lakeview Dr.        | Random Monthly     | Mitigation 2   | 07/24/2016   | 08/04/2016   | Jones, Lender     |
| <input type="radio"/> <a href="#">351-1264427</a>            | 7278 Saxton Dr.        | Random Monthly     | Mitigation 2   | 07/24/2016   | 08/04/2016   | Hodgins, Leonie   |
| <input checked="" type="radio"/> <a href="#">351-9442769</a> | 9854 NW. Arlington Rd. | Lender Self Report | Mitigation 1   | 07/24/2016   | 08/04/2016   |                   |
| <input checked="" type="radio"/> <a href="#">351-0726552</a> | 7682 Southampton Ln.   | Lender Monitoring  | Mitigation 2   | 07/24/2016   | 08/04/2016   | Domenico, Marline |

▼ UNDER REVIEW BY FHA (103)

| Case Number                 | Property Address  | Selection Reason  | Review Level | Request Date | Response Date | Last Action By  |
|-----------------------------|-------------------|-------------------|--------------|--------------|---------------|-----------------|
| <a href="#">347-1948267</a> | 9710 Brewery St.  | Lender Monitoring | Mitigation 2 | 07/01/2016   | 07/11/2016    | Hirsch, Sherly  |
| <a href="#">369-3197648</a> | 789 Creekside St. | FHA Manual        | Mitigation 2 | 07/07/2016   | 07/19/2016    | Magill, Lavenia |





# Dashboards

## ▼ RESPONSE REQUESTS - DUE TODAY (6)

|                                  | <a href="#">Case Number</a> | <a href="#">Property Address</a> | <a href="#">Selection Reason</a> | <a href="#">Review Level</a> | <a href="#">Request Date</a> | <a href="#">Response Due</a> | <a href="#">Last Action By</a> |
|----------------------------------|-----------------------------|----------------------------------|----------------------------------|------------------------------|------------------------------|------------------------------|--------------------------------|
| <input type="radio"/>            | <a href="#">351-4988773</a> | 8325 SW. Applegate Dr.           | OIG Audit                        | Mitigation 1                 | 07/24/2016                   | 08/04/2016                   |                                |
| <input checked="" type="radio"/> | <a href="#">351-1768306</a> | 712 Glenholme Dr.                | Lender Self Report               | HOC Escalation               | 07/24/2016                   | 08/04/2016                   | Harkey, Evita                  |
| <input checked="" type="radio"/> | <a href="#">351-5198201</a> | 72 Lakeview Dr.                  | Random Monthly                   | Mitigation 2                 | 07/24/2016                   | 08/04/2016                   | Jones, Lender                  |
| <input type="radio"/>            | <a href="#">351-1264427</a> | 7278 Saxton Dr.                  | Random Monthly                   | Mitigation 2                 | 07/24/2016                   | 08/04/2016                   | Hodgins, Leonie                |
| <input checked="" type="radio"/> | <a href="#">351-9442769</a> | 9854 NW. Arlington Rd.           | Lender Self Report               | Mitigation 1                 | 07/24/2016                   | 08/04/2016                   |                                |
| <input checked="" type="radio"/> | <a href="#">351-0726552</a> | 7682 Southampton Ln.             | Lender Monitoring                | Mitigation 2                 | 07/24/2016                   | 08/04/2016                   | Domenico, Marline              |
|                                  |                             |                                  |                                  |                              |                              |                              |                                |
|                                  |                             |                                  |                                  |                              |                              |                              |                                |
|                                  |                             |                                  |                                  |                              |                              |                              |                                |
|                                  |                             |                                  |                                  |                              |                              |                              |                                |



# Dashboards

## ▼ UNDER REVIEW BY FHA (103)

| <u><a href="#">Case Number</a></u> | <u><a href="#">Property Address</a></u> | <u><a href="#">Selection Reason</a></u> | <u><a href="#">Review Level</a></u> | <u><a href="#">Request Date</a></u> | <u><a href="#">Response Date</a></u> | <u><a href="#">Last Action By</a></u> |
|------------------------------------|---|---|-------------------------------------|-------------------------------------|--------------------------------------|---------------------------------------|
| <a href="#">347-1948267</a>        | 9710 Brewery St.                        | Lender Monitoring                       | Mitigation 2                        | 07/01/2016                          | 07/11/2016                           | Hirsch, Sherly                        |
| <a href="#">369-3197648</a>        | 789 Creekside St.                       | FHA Manual                              | Mitigation 2                        | 07/07/2016                          | 07/19/2016                           | Magill, Lavenia                       |
| <a href="#">385-6497135</a>        | 86 Wall Ave.                            | Random                                  | Mitigation 1                        | 07/07/2016                          | 07/19/2016                           | Pippin, Grace                         |
| <a href="#">346-6485720</a>        | 7221 Valley Lane                        | Random                                  | Mitigation 2                        | 07/07/2016                          | 07/19/2016                           | Neu, Flo                              |
| <a href="#">372-3489517</a>        | 7990 Bedford Lane                       | Lender Monitoring                       | Mitigation 2                        | 07/07/2016                          | 07/19/2016                           | Kraushaar, Mahalia                    |
| <a href="#">351-9457861</a>        | 7729 Pearl Lane                         | FHA Manual                              | HOC Escalation                      | 07/15/2016                          | 08/01/2016                           | Gebhart, Maudie                       |



# Dashboards



LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#) ▾

FHA MORTGAGE COMPANY (86420)

## FILTERS

[Show All](#)

|              |     |
|--------------|-----|
| Conforming   | 459 |
| Mitigated    | 135 |
| Remediated   | 84  |
| Unacceptable | 114 |

|                 |     |
|-----------------|-----|
| Mitigation 1    | 114 |
| Mitigation 2    | 425 |
| HOC Escalation  | 18  |
| HQ Escalation   | 9   |
| Indemnification | 9   |

|                    |     |
|--------------------|-----|
| Lender Monitoring  | 88  |
| Lender Self-Report | 200 |
| Conditional        | 217 |
| Random             | 158 |
| FHA Manual         | 72  |
| OIG Audit          | 57  |

## CASE NUMBER SEARCH

Search

## COMPLETED REVIEWS (792)

| <a href="#">Case Number</a> | <a href="#">Selection Reason</a> | <a href="#">Final Review Level</a> | <a href="#">Final Rating</a> | <a href="#">Close Date</a> | <a href="#">Last Action By</a> |
|-----------------------------|----------------------------------|------------------------------------|------------------------------|----------------------------|--------------------------------|
| <a href="#">351-3576307</a> | Lender Monitoring                | Mitigation 2                       | Mitigated                    | 07/20/2016                 | Tran, Misha                    |
| <a href="#">351-4988773</a> | OIG Audit                        | Mitigation 3                       | Unacceptable                 | 07/19/2016                 | Esterline, Daryl               |
| <a href="#">351-1768306</a> | Lender Self-Report               | Indemnification                    | Remediated                   | 07/19/2016                 | Cienfuegos, Marg               |
| <a href="#">351-5198201</a> | Random                           | Mitigation 2                       | Mitigated                    | 07/04/2016                 | McMullin, Sonya                |
| <a href="#">351-1264427</a> | Conditional                      | Mitigation 2                       | Mitigated                    | 07/04/2016                 | Slama, Barrie                  |
| <a href="#">351-9442769</a> | Lender Self-Report               | Mitigation 3                       | Unacceptable                 | 07/04/2016                 | Armentrout, Jon                |
| <a href="#">351-0726552</a> | Lender Monitoring                | Mitigation 2                       | Unacceptable                 | 07/04/2016                 | Whiteside, Princess            |
| <a href="#">351-0151464</a> | Lender Monitoring                | Mitigation 2                       | Remediated                   | 07/04/2016                 | Petrovich, Autumn              |
| <a href="#">351-3237642</a> | FHA Manual                       | Mitigation 1                       | Conforming                   | 07/04/2016                 | Jilek, Remona                  |
| <a href="#">351-6025947</a> | Random                           | Mitigation 1                       | Conforming                   | 07/01/2016                 | Sitler, Kristian               |
| <a href="#">351-3576307</a> | Lender Monitoring                | Mitigation 2                       | Mitigated                    | 06/30/2016                 | Truesdale, Clorinda            |
| <a href="#">351-4988773</a> | OIG Audit                        | Mitigation 3                       | Unacceptable                 | 06/30/2016                 | Launer, Chantal                |
| <a href="#">351-1768306</a> | Lender Self-Report               | HOC Escalation                     | Remediated                   | 06/25/2016                 | Eldreth, Prudence              |
| <a href="#">351-5198201</a> | Random                           | Mitigation 2                       | Mitigated                    | 06/24/2016                 | Heim, Sonia                    |
| <a href="#">351-1264427</a> | Conditional                      | Mitigation 2                       | Mitigated                    | 06/17/2016                 | Sugden, Rema                   |
| <a href="#">351-9442769</a> | Lender Self-Report               | Mitigation 3                       | Unacceptable                 | 06/17/2016                 | Menard, Cortez                 |





# Responding to Findings



# Responding to Findings

- Choose case number to view overall review summary
  - Heat map provides quick view of findings for each Defect Area
- View details for each finding
  - Only findings rated Unacceptable require a response
  - Can view Deficient findings, but no responses accepted
- Provide written explanation and upload documentation directly into LRS for each finding
  - eCase Binder lenders do not use Electronic Binder Additions screen in FHAC to respond to LRS findings
- Option to initiate indemnification at any time





# Responding to Findings

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#)

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
07-01-2016

Response Due  
07-15-2016

Review Level  
Mitigation 1

Indemnification

Submit to HUD

Review Data

Findings

Review ID

132789654

Selection Reason

LENDER MONITORING

Review Type

UNDERWRITING

Review Scope

FULL

Review Level

MITIGATION 1

Review Location

DENVER QAD

Cases in Batch

[Go to Batch Summary](#)

351-6092905

FINDINGS OVERVIEW

| Defect Area                 | Rating              | Findings   | SEVERITY TIER |   |   |   |
|-----------------------------|---------------------|------------|---------------|---|---|---|
|                             |                     |            | 1             | 2 | 3 | 4 |
| <b>Borrower Income (BI)</b> | <b>Unacceptable</b> | 3          | 1             | 0 | 0 | 2 |
| Borrower Credit (BC)        | Deficient           | 2          | 0             | 0 | 0 | 2 |
| Loan Amount (LA)            | Conforming          | 0          | 0             | 0 | 0 | 0 |
| <b>Borrower Assets (BA)</b> | <b>Unacceptable</b> | 5          | 1             | 2 | 2 | 0 |
| Property Eligibility (PE)   | Conforming          | 0          | 0             | 0 | 0 | 0 |
| Property Appraisal (PA)     | Conforming          | 0          | 0             | 0 | 0 | 0 |
| Borrower Eligibility (BE)   | Conforming          | 0          | 0             | 0 | 0 | 0 |
| Mortgage Eligibility (ME)   | Conforming          | 0          | 0             | 0 | 0 | 0 |
| Lender Operations (LO)      | Deficient           | 1          | 0             | 0 | 0 | 1 |
|                             |                     | TOTALS: 11 | 1             | 2 | 4 | 4 |

RATING: **UNACCEPTABLE**

Address Findings





# Responding to Findings

| Review Data      |                   | Findings |
|------------------|-------------------|----------|
| Review ID        | 132789654         |          |
| Selection Reason | LENDER MONITORING |          |
| Review Type      | UNDERWRITING      |          |
| Review Scope     | FULL              |          |
| Review Level     | MITIGATION 1      |          |
| Review Location  | DENVER QAD        |          |



# Responding to Findings

| Review Data                                      | Findings                     |
|--|------------------------------|
| <b>▼ Borrower Income (3)</b> <b>UNACCEPTABLE</b> |                              |
| <b>1</b>   | BI.4.A <input type="radio"/> |
| <b>4</b>   | BI.4.B                       |
| <b>4</b>   | BI.4.D                       |
| <b>▼ Borrower Assets (5)</b> <b>UNACCEPTABLE</b> |                              |
| <b>1</b>   | BA.1.D <input type="radio"/> |
| <b>2</b>   | BA.1.F <input type="radio"/> |
| <b>2</b>   | BA.2.G <input type="radio"/> |
| <b>3</b>   | BA.2.C                       |
| <b>► Borrower Credit (2)</b> <b>DEFICIENT</b>    |                              |
| <b>► Lender Operations (1)</b> <b>DEFICIENT</b>  |                              |



# Responding to Findings

## FINDINGS OVERVIEW

| Defect Area                 | Rating              | Findings          | SEVERITY TIER |   |   |   |
|-----------------------------|---------------------|-------------------|---------------|---|---|---|
|                             |                     |                   | 1             | 2 | 3 | 4 |
| <b>Borrower Income (BI)</b> | <b>Unacceptable</b> | <b>3</b>          | 1             | 0 | 0 | 2 |
| Borrower Credit (BC)        | Deficient           | 2                 | 0             | 0 | 0 | 2 |
| Loan Amount (LA)            | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| <b>Borrower Assets (BA)</b> | <b>Unacceptable</b> | <b>5</b>          | 1             | 2 | 2 | 0 |
| Property Eligibility (PE)   | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| Property Appraisal (PA)     | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| Borrower Eligibility (BE)   | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| Mortgage Eligibility (ME)   | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| Lender Operations (LO)      | Deficient           | 1                 | 0             | 0 | 0 | 1 |
|                             |                     | <b>TOTALS: 11</b> | 1             | 2 | 4 | 4 |

RATING: **UNACCEPTABLE**[Address Findings](#)



# Responding to Findings

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#)

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
07-01-2016

Response Due  
07-15-2016

Review Level  
Mitigation 1

Indemnification

Review Data

Findings

Borrower Income (3)

UNACCEPTABLE

1 BI.4.A

4 BI.4.B

4 BI.4.D

Borrower Assets (5)

UNACCEPTABLE

1 BA.1.D

2 BA.1.F

2 BA.2.G

3 BA.2.C

Borrower Credit (2)

DEFICIENT

Lender Operations (1)

DEFICIENT

FINDINGS OVERVIEW

| Defect Area                 | Rating              | Findings | SEVERITY TIER |   |   |   |
|-----------------------------|---------------------|----------|---------------|---|---|---|
|                             |                     |          | 1             | 2 | 3 | 4 |
| <b>Borrower Income (BI)</b> | <b>Unacceptable</b> | <b>3</b> | 1             | 0 | 0 | 2 |
| Borrower Credit (BC)        | Deficient           | 2        | 0             | 0 | 0 | 2 |
| Loan Amount (LA)            | Conforming          | 0        | 0             | 0 | 0 | 0 |
| <b>Borrower Assets (BA)</b> | <b>Unacceptable</b> | <b>5</b> | 1             | 2 | 2 | 0 |
| Property Eligibility (PE)   | Conforming          | 0        | 0             | 0 | 0 | 0 |
| Property Appraisal (PA)     | Conforming          | 0        | 0             | 0 | 0 | 0 |
| Borrower Eligibility (BE)   | Conforming          | 0        | 0             | 0 | 0 | 0 |
| Mortgage Eligibility (ME)   | Conforming          | 0        | 0             | 0 | 0 | 0 |
| Lender Operations (LO)      | Deficient           | 1        | 0             | 0 | 0 | 1 |
| TOTALS: 11                  |                     |          | 1             | 2 | 4 | 4 |

RATING: UNACCEPTABLE

Address Findings

Complete Wrap-Up





# Responding to Findings

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as **Lender Jones**

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
07-01-2016

Response Due  
07-15-2016

Review Level  
Mitigation 1

Indemnification

Submit to HUD

Review Data

Findings

Borrower Income (3)

UNACCEPTABLE

1

BI.4.A

4

BI.4.B

4

BI.4.D

Borrower Assets (5)

UNACCEPTABLE

1

BA.1.D

2

BA.1.F

2

BA.2.G

3

BA.2.C

Borrower Credit (2)

DEFICIENT

4

BC.1.A

4

BI.2.A

Lender Operations (1)

DEFICIENT

4

LO.3.D

BA.1.D - UNACCEPTABLE

Source: Minimum required investment not met

Cause: Other breach of policy (e.g., includes assets from unacceptable sources)

MITIGATION 1

Severity: Tier 1

Finding Description: This is just placeholder text. Sample comment to lender about the above finding.

LENDER RESPONSE TO FHA

This is just placeholder text. Sample response to FHA from the lender about this finding/defect and an explanation.

RESPONSE DOCUMENTS

Mit\_1\_New\_Uploading\_file.jpg

Mitigation 1

Mit\_1\_Uploaded\_file\_2.pdf

Mitigation 1

Choose File...

Clear

Save Response





# Responding to Findings

## BA.1.D - UNACCEPTABLE

Source: Minimum required investment not met

Cause: Other breach of policy (e.g., includes assets from unacceptable sources)

### MITIGATION 1

Severity: **Tier 1**

Finding Description: This is just placeholder text. Sample comment to lender about the above finding.

### LENDER RESPONSE TO FHA

This is just placeholder text. Sample response to FHA from the lender about this finding/defect and an explanation.

### RESPONSE DOCUMENTS

|   |              |   |
|---|--------------|---|
|  Mit_1_New_Uploading_file.jpg | Mitigation 1 |     |
|  Mit_1_Uploaded_file_2.pdf   | Mitigation 1 |   |

[Choose File...](#)

Clear

Save Response





# Responding to Findings

- Provide responses to all unacceptable findings
- FHA determines outcome based on each finding response
  - Did Not Mitigate (finding remains unacceptable)
  - Mitigated (missing documents or mitigating information provided)
  - Remediated (acceptable financial remedy provided)
  - Adjusted (correction of erroneous finding by FHA)
- Review stays open if any findings remain unacceptable
  - Administrative Contact will receive additional response request as part of daily summary email



# Responding to Findings

## *Up to Four Opportunities*

- Mitigation levels provide two opportunities to cure unacceptable findings before review is escalated.
- HOC Escalation level provides one additional opportunity to cure after review by HOC managers or senior staff.
- HQ Escalation level provides one final opportunity to cure in LRS after review by Headquarters.
- Full history of responses is captured and displayed at each level.



# Responding to Findings

| Review Level   | Response Timeframe<br>(Calendar Days) | Lender Monitoring<br>Timeframe |
|----------------|---------------------------------------|--------------------------------|
| Mitigation 1   | 15                                    | 30                             |
| Mitigation 2   | 5                                     | 10                             |
| HOC Escalation | 10                                    | 10                             |
| HQ Escalation  | 10                                    | 10                             |

- Failure to respond within timeframe results in ***automatic*** push to the next level and the loss of an opportunity to cure
- Failure to cure after 4 attempts may result in MRB referral
- Additional time allowed for Lender Monitoring due to multiple concurrent loan reviews and operational (lender-level) review



# Responding to Findings

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as **Lender Jones**

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
08-01-2016

Response Due  
08-15-2016

Review Level  
Mitigation 2

Indemnification

Submit to HUD

Review Data

Findings

Borrower Assets (5)

UNACCEPTABLE

1

BA.1.D

2

BA.1.F

2

BA.2.G

3

BA.2.C

Borrower Income (3)

DEFICIENT

3

BI.4.A

4

BI.4.B

4

BI.4.D

Borrower Credit (2)

DEFICIENT

4

BC.1.A

4

BI.2.A

Lender Operations (1)

DEFICIENT

4

LO.3.D

BA.1.D - UNACCEPTABLE

Source: Minimum required investment not met

Cause: Other breach of policy (e.g., includes assets from unacceptable sources)

Go to Current Finding

MITIGATION 1

Request Date: 07/01/2016

Severity: Tier 1

Finding Description: This is just placeholder text. Sample comment to lender about the above finding.

LENDER RESPONSE TO FHA

Response Date: 07/15/2016

Response By: John Franklin

Response Description: This is just placeholder text. Sample previous response to FHA from the lender about this finding/defect and an explanation.

RESPONSE DOCUMENTS

Mitigation 1

uploaded\_file\_1.pdf

Mitigation 1

uploaded\_file\_2.pdf

Mitigation 1

uploaded\_file\_3.pdf

MITIGATION 2

Severity: Tier 1

Finding Description: Different description than above. This is just placeholder text. Sample comment to lender about the





# Responding to Findings

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed In as **Lender Jones**

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
08-01-2016

Response Due  
08-15-2016

Review Level  
Mitigation 2

Indemnification

Submit to HUD

MITIGATION 2

Severity: **Tier 1**

Finding Description: Different description than above. This is just placeholder text. Sample comment to lender about the above finding.

LENDER RESPONSE TO FHA

This is a new response comment. This is just placeholder text. Sample response to FHA from the lender about this finding/defect and an explanation.

RESPONSE DOCUMENTS

|                              |              |  |  |
|------------------------------|--------------|--|--|
| Mit_2_New_Uploading_file.jpg | Mitigation 2 |  |  |
| Mit_1_Uploaded_file.pdf      | Mitigation 1 |  |  |

Choose File...

SELECT PREVIOUSLY UPLOADED DOCUMENTS

Choose...

Mit\_1\_Uploaded\_file\_1.pdf

Mit\_1\_Uploaded\_file\_2.pdf

Mit\_1\_Uploaded\_file\_3.pdf

Mit\_2\_Uploaded\_file\_1.pdf

Clear

Save Response



# Indemnification



# Indemnification

- Option at any review level when unacceptable findings exist
- Must be completed by authorized user with Indemnification Submission role in FHA Connection ID Administration screen
- LRS automatically generates Indemnification Agreement
- Provide electronic signature and submit in order to initiate Indemnification Review process by authorized FHA manager



# Indemnification

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as **Lender Jones**

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
08-01-2016

Response Due  
08-15-2016

Review Level  
Mitigation 2

Indemnification

Submit to HUD

Review Data

Findings

Review ID  
132789654

Selection Reason  
LENDER MONITORING

Review Type  
UNDERWRITING

Review Scope  
FULL

Review Level  
MITIGATION 2

Review Location  
DENVER QAD

Cases in Batch  
[Go to Batch Summary](#)

351-6092905

INDEMNIFICATION - CASE #351-6092905

INDEMNIFICATION AGREEMENT

HUD and Mortgagee ID No. , (Mortgagee) agree as follows:

1. [For five year (non-HECM) indems:] Mortgagee agrees to indemnify HUD for losses which have been or may be incurred in the future related to any FHA-insured mortgage identified in Attachment A, if such mortgage is currently in default, or goes into default<sup>1</sup> within five years from the mortgage's date of endorsement as follows: [will need to modify if the indemnification obligation expires if the loan reinstates w/in 5 years or whatever time frame is chosen.]

[For life of loan indems and for HECMs:] Mortgagee agrees to indemnify HUD for losses which have been or may be incurred in the future related to any of the FHA-insured mortgages identified in Attachment A, as follows:

a) Where, as of the date HUD executes this Indemnification Agreement (Effective Date), a HUD/FHA insurance claim has not been submitted to HUD, Mortgagee shall submit no claim for insurance. Mortgagee shall observe HUD requirements for servicing and

e-Sign Indemnification

Cancel

Submit Indemnification





# Indemnification

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as **Lender Jones**

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
08-01-2016

Response Due  
08-15-2016

Review Level  
Mitigation 2

Indemnification

Submit to HUD

Review Data

Findings

Review ID  
132789654

Selection Reason  
LENDER MONITORING

Review Type  
UNDERWRITING

Review Scope  
FULL

Review Level  
MITIGATION 2

Review Location  
DENVER QAD

Cases in Batch  
[Go to Batch Summary](#)

351-6092905

INDEMNIFICATION - CASE #351-6092905

WHEREFORE, the parties hereto have duly executed this Indemnification Agreement, effective when signed and dated by the U.S. Department of Housing and Urban Development.

|   |   |
|---|---|
| <b>MORTGAGE CORPORATION</b>   | <b>UNITED STATES, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</b> |
| BY: _____<br>[Type name of individual]<br>Authorized Representative | BY: _____<br>Quality Assurance Division                           |
| DATED: _____  | DATED: _____  |

e-Sign Indemnification

Cancel

Submit Indemnification





# Indemnification

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as **Lender Jones**

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
08-01-2016

Response Due  
08-15-2016

Review Level  
Mitigation 2

Indemnification

Submit to HUD

Review Data

Findings

Review ID  
132789654

Selection Reason  
LENDER MONITORING

Review Type  
UNDERWRITING

Review Scope  
FULL

Review Level  
MITIGATION 2

Review Location  
DENVER QAD

Cases in Batch  
[Go to Batch Summary](#)

351-6092905

INDEMNIFICATION - CASE #351-6092905

WHEREFORE, the parties hereto have duly executed this Indemnification Agreement, effective when signed and dated by the U.S. Department of Housing and Urban Development.

|   |   |
|---|---|
| <b>MORTGAGE CORPORATION</b>   | <b>UNITED STATES, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</b> |
| BY: <u>Lender Jones</u><br>[Type name of individual]<br>Authorized Representative | BY: _____<br>Quality Assurance Division                           |
| DATED: <u>08/11/2016</u>  | DATED: _____  |

e-Sign Indemnification

Cancel

Submit Indemnification





# Indemnification

★ LRS    Active Reviews    Binder Request    Create Self-Report    Completed Reviews    Signed in as **Lender Jones**

Back to List    351-6092905    Borrower Name: Robinson, Lawrence    Property Address: 776 Cedar Swamp Road    Request Date: 08-01-2016    Response Due: 08-15-2016    Review Level: Mitigation 2    Indemnification    Submit to HUD

Review Data    Findings

Review ID: 132789654

Selection Reason: LENDER MONITORING

Review Type: UNDERWRITING

Review Scope: FULL

Review Level: MITIGATION 2

Review Location: DENVER QAD

Cases in Batch: 351-6092905  
[Go to Batch Summary](#)

**CONFIRM INDEMNIFICATION**

You are about to submit an indemnification for Case #351-6092905.

Are you sure you want to submit this Indemnification?

IND

BY: Lender Jones  
[Type name of individual]  
Authorized Representative

DATED: 08/11/2016

BY: \_\_\_\_\_  
Quality Assurance Division

DATED: \_\_\_\_\_

[e-Sign Indemnification](#)



# Indemnification

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#)

FHA MORTGAGE COMPANY (86420)

Requests

Batches

RESPONSE DEADLINES

Show All

Due Today

6

Due in the Next Week

11

FILTERS

Show All

My Requests

8

Batched Loans

12

Mitigation 1

32

Mitigation 2

14

HOC Escalation

4

HQ Escalation

2

Lender Monitoring

12

Lender Self-Report

18

Random

4

FHA Manual

8

OIG Audit

12

CASE NUMBER SEARCH

Search

▼ RESPONSE REQUESTS (20)

| Case Number  | Property Address       | Selection Reason   | Review Level   | Request Date | Response Due | Last Action By    |
|--|------------------------|--------------------|----------------|--------------|--------------|-------------------|
| <input type="radio"/> <a href="#">351-4988773</a>            | 8325 SW. Applegate Dr. | OIG Audit          | Mitigation 1   | 07/24/2016   | 08/04/2016   |                   |
| <input checked="" type="radio"/> <a href="#">351-1768306</a> | 712 Glenholme Dr.      | Lender Self Report | HOC Escalation | 07/24/2016   | 08/04/2016   | Harkey, Evita     |
| <input checked="" type="radio"/> <a href="#">351-5198201</a> | 72 Lakeview Dr.        | Random Monthly     | Mitigation 2   | 07/24/2016   | 08/04/2016   | Jones, Lender     |
| <input type="radio"/> <a href="#">351-1264427</a>            | 7278 Saxton Dr.        | Random Monthly     | Mitigation 2   | 07/24/2016   | 08/04/2016   | Hodgins, Leonie   |
| <input checked="" type="radio"/> <a href="#">351-9442769</a> | 9854 NW. Arlington Rd. | Lender Self Report | Mitigation 1   | 07/24/2016   | 08/04/2016   |                   |
| <input checked="" type="radio"/> <a href="#">351-0726552</a> | 7682 Southampton Ln.   | Lender Monitoring  | Mitigation 2   | 07/24/2016   | 08/04/2016   | Domenico, Marline |
| <input checked="" type="radio"/> <a href="#">351-0151464</a> | 691 Edgemont Dr.       | Lender Monitoring  | Mitigation 2   | 08/01/2016   | 08/19/2016   | Stickles, Fumiko  |
| <input checked="" type="radio"/> <a href="#">351-3237642</a> | 944 Johnson St.        | FHA Manual         | Mitigation 1   | 08/01/2016   | 08/19/2016   |                   |
| <input checked="" type="radio"/> <a href="#">351-6025947</a> | 386 Westport St.       | Random             | HQ Escalation  | 08/01/2016   | 08/20/2016   | Crowder, Odis     |

▼ UNDER REVIEW BY FHA (103)

| Case Number                 | Property Address  | Selection Reason   | Review Level    | Request Date | Response Date | Last Action By  |
|-----------------------------|-------------------|--------------------|-----------------|--------------|---------------|-----------------|
| <a href="#">347-1948267</a> | 9710 Brewery St.  | Lender Self-Report | Indemnification | 07/01/2016   | 07/11/2016    | Hirsch, Sherly  |
| <a href="#">369-3197648</a> | 789 Creekside St. | FHA Manual         | Mitigation 2    | 07/07/2016   | 07/19/2016    | Magill, Lavenia |
| <a href="#">385-6497135</a> | 86 Wall Ave.      | Random             | Mitigation 2    | 07/07/2016   | 07/19/2016    | Pippin, Grace   |





# Indemnification



LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#)

FHA MORTGAGE COMPANY (86420)

## FILTERS

[Show All](#)

|              |     |
|--------------|-----|
| Conforming   | 459 |
| Mitigated    | 135 |
| Remediated   | 84  |
| Unacceptable | 114 |

|                 |     |
|-----------------|-----|
| Mitigation 1    | 114 |
| Mitigation 2    | 425 |
| HOC Escalation  | 18  |
| HQ Escalation   | 9   |
| Indemnification | 9   |

|                    |     |
|--------------------|-----|
| Lender Monitoring  | 88  |
| Lender Self-Report | 200 |
| Conditional        | 217 |
| Random             | 158 |
| FHA Manual         | 72  |
| OIG Audit          | 57  |

## CASE NUMBER SEARCH

Search

## COMPLETED REVIEWS (792)

| <a href="#">Case Number</a> | <a href="#">Selection Reason</a> | <a href="#">Final Review Level</a> | <a href="#">Final Rating</a> | <a href="#">Close Date</a> | <a href="#">Last Action By</a> |
|-----------------------------|----------------------------------|------------------------------------|------------------------------|----------------------------|--------------------------------|
| <a href="#">351-3576307</a> | Lender Monitoring                | Mitigation 2                       | Mitigated                    | 07/20/2016                 | Tran, Misha                    |
| <a href="#">351-4988773</a> | OIG Audit                        | Mitigation 3                       | Unacceptable                 | 07/19/2016                 | Esterline, Daryl               |
| <a href="#">351-1768306</a> | Lender Self-Report               | Indemnification                    | Remediated                   | 07/19/2016                 | Cienfuegos, Marg               |
| <a href="#">351-5198201</a> | Random                           | Mitigation 2                       | Mitigated                    | 07/04/2016                 | Mcmullin, Sonya                |
| <a href="#">351-1264427</a> | Conditional                      | Mitigation 2                       | Mitigated                    | 07/04/2016                 | Slama, Barrie                  |
| <a href="#">351-9442769</a> | Lender Self-Report               | Mitigation 3                       | Unacceptable                 | 07/04/2016                 | Armentrout, Jon                |
| <a href="#">351-0726552</a> | Lender Monitoring                | Mitigation 2                       | Unacceptable                 | 07/04/2016                 | Whiteside, Princess            |
| <a href="#">351-0151464</a> | Lender Monitoring                | Mitigation 2                       | Remediated                   | 07/04/2016                 | Petrovich, Autumn              |
| <a href="#">351-3237642</a> | FHA Manual                       | Mitigation 1                       | Conforming                   | 07/04/2016                 | Jilek, Remona                  |
| <a href="#">351-6025947</a> | Random                           | Mitigation 1                       | Conforming                   | 07/01/2016                 | Sitler, Kristian               |
| <a href="#">351-3576307</a> | Lender Monitoring                | Mitigation 2                       | Mitigated                    | 06/30/2016                 | Truesdale, Clorinda            |
| <a href="#">351-4988773</a> | OIG Audit                        | Mitigation 3                       | Unacceptable                 | 06/30/2016                 | Launer, Chantal                |
| <a href="#">351-1768306</a> | Lender Self-Report               | HOC Escalation                     | Remediated                   | 06/25/2016                 | Eldreth, Prudence              |
| <a href="#">351-5198201</a> | Random                           | Mitigation 2                       | Mitigated                    | 06/24/2016                 | Heim, Sonia                    |
| <a href="#">351-1264427</a> | Conditional                      | Mitigation 2                       | Mitigated                    | 06/17/2016                 | Sugden, Rema                   |
| <a href="#">351-9442769</a> | Lender Self-Report               | Mitigation 3                       | Unacceptable                 | 06/17/2016                 | Menard, Cortez                 |





# Self-Reports



# Self-Reports

- Lenders must report certain findings in accordance with Handbook 4000.1 Section V.A.2.d.iv – External Reporting to FHA
- Replaces current Neighborhood Watch Lender Reporting function
- Streamlined submission of required data elements
- Only endorsed FHA cases are accepted
- Automatically initiates LRS process starting with binder/file request





# Self-Reports



LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#) ▾

FHA MORTGAGE COMPANY (86420)

1) Add Case(s) to Self-Report    2) Add Case Details

Enter Case Number

063-1234567

Add

— OR —

Upload List

| Case #  | Property Address  | Borrower Name   | Warnings            |
|---|-------------------|-----------------|---------------------|
|  <a href="#">063-7127265</a> | 97 Gonzales St.   | Franklin, John  | —                   |
|  <a href="#">351-6092909</a> | 9710 Brewery St.  | Riegel, Tiffany | —                   |
|  <a href="#">351-6092910</a> | 789 Creekside St. | Harkey, Evita   | Not Endorsed        |
|  <a href="#">351-6092911</a> | —                 | —               | Invalid Case Number |
|  <a href="#">351-6092912</a> | 7221 Valley Lane  | Hodgins, Leonie | —                   |
|   |                   |                 |                     |
|   |                   |                 |                     |

Clear

Next Step





# Self-Reports

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as **Lender Jones** ▾

FHA MORTGAGE COMPANY (86420)

[1\) Add Case\(s\) to Self-Report](#)

2) Add Case Details: 2 Cases Selected

**DEFECT TYPE**

- ☐ Servicing
- ☒ Underwriting

**DEFECT AREAS**

- ☒ Borrower Income (BI)    ☒ Property Appraisal (PA)
- ☐ Borrower Credit (BC)    ☐ Borrower Eligibility (BE)
- ☐ Loan Amount (LA)    ☒ Mortgage Eligibility (ME)
- ☐ Borrower Assets (BA)    ☐ Lender Operations (LO)
- ☒ Property Eligibility (PE)

**FRAUD**

- ☒ Fraud has been detected for selected case(s)

Types of Fraud

Appraisal Fraud, Credit, Employment, Equity Skimming ▾

Fraud Participants

Borrower, Appraiser ▾

**FINDINGS AND CORRECTIVE ACTIONS**

Describe the Findings that led to this Self-Report:

This is a description. This is just placeholder text. Sample response to FHA from the lender about this finding/defect and an explanation.

Describe any Corrective Actions that have been taken:

- ☐ Loan Covered Under Settlement with HUD

Clear

Submit





# Self-Reports



LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#)

FHA MORTGAGE COMPANY (86420)

[1\) Add Case\(s\) to Self-Report](#)

2) Add Case Details: 2 Cases Selected

## DEFECT TYPE

- ☐ Servicing
- ☒ Underwriting

## DEFECT AREAS

- ☒ Borrower Income (BI) ☒ Property Appraisal (PA)
- ☐ Borrower Credit (BC) ☐ Borrower Eligibility (BE)
- ☐ Loan Amount (LA) ☒ Mortgage Eligibility (ME)
- ☐ Borrower Assets (BA) ☐ Lender Operations (LO)
- ☒ Property Eligibility (PE)

## FRAUD

- ☒ Fraud has been detected for selected case(s)

Types of Fraud

Appraisal Fraud, Credit, Employment, Equity Skimming

Appraisal Fraud ✓

Credit ✓

Dual Transaction

Employment ✓

Equity Skimming ✓

Income

Other

Property Flip

Source of Funds

## FINDINGS AND CORRECTIVE ACTIONS

Describe the Findings that led to this Self-Report:

This is a description. This is just placeholder text. Sample response to FHA from the lender about this finding/defect and an explanation.

Describe any Corrective Actions that have been taken:

☐ Loan Covered Under Settlement with HUD

Clear

Submit





# Self-Reports

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as Lender Jones ▾

FHA MORTGAGE COMPANY (86420)

[1\) Add Case\(s\) to Self-Report](#)

2) Add Case Details: 2 Cases Selected

**DEFECT TYPE**

- ☐ Servicing  
☒ Underwriting

**DEFECT AREAS**

- ☒ Borrower Income (BI) ☒ Property Appraisal  
☐ Borrower Credit (BC) ☐ Borrower Eligibility  
☐ Loan Amount (LA) ☒ Mortgage Eligibility  
☐ Borrower Assets (BA) ☐ Lender Operations  
☒ Property Eligibility (PE)

**FRAUD**

- ☒ Fraud has been detected for selected case(s)

Types of Fraud

Appraisal Fraud, Credit, Employment, Equity Skimming ▾

Fraud Participants

Borrower, Appraiser ▾

**SELF-REPORT SUBMITTED** ✕

The Self-Report has been successfully submitted to FHA.

OK

**ACTIONS**

This Self-Report:

placeholder text. Sample response to FHA from the lender  
placeholder text. This is just placeholder text. Sample

Actions that have been taken:

- ☐ Loan Covered Under Settlement with HUD

Clear

Submit





# Self-Reports

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as **Lender Jones**

FHA MORTGAGE COMPANY (86420)

Requests

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▼ RESPONSE REQUESTS (20)

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| <input type="radio"/> <a href="#">351-4988773</a>            | 8325 SW. Applegate Dr. | OIG Audit          | Mitigation 1   | 07/24/2016   | 08/04/2016   |                   |
| <input checked="" type="radio"/> <a href="#">351-1768306</a> | 712 Glenholme Dr.      | Lender Self Report | HOC Escalation | 07/24/2016   | 08/04/2016   | Harkey, Evita     |
| <input checked="" type="radio"/> <a href="#">351-5198201</a> | 72 Lakeview Dr.        | Random Monthly     | Mitigation 2   | 07/24/2016   | 08/04/2016   | Jones, Lender     |
| <input type="radio"/> <a href="#">351-1264427</a>            | 7278 Saxton Dr.        | Random Monthly     | Mitigation 2   | 07/24/2016   | 08/04/2016   | Hodgins, Leonie   |
| <input checked="" type="radio"/> <a href="#">351-9442769</a> | 9854 NW. Arlington Rd. | Lender Self Report | Mitigation 1   | 07/24/2016   | 08/04/2016   |                   |
| <input checked="" type="radio"/> <a href="#">351-0726552</a> | 7682 Southampton Ln.   | Lender Monitoring  | Mitigation 2   | 07/24/2016   | 08/04/2016   | Domenico, Marline |
| <input checked="" type="radio"/> <a href="#">351-0151464</a> | 691 Edgemont Dr.       | Lender Monitoring  | Mitigation 2   | 08/01/2016   | 08/19/2016   | Stickles, Fumiko  |
| <input checked="" type="radio"/> <a href="#">351-3237642</a> | 944 Johnson St.        | FHA Manual         | Mitigation 1   | 08/01/2016   | 08/19/2016   |                   |
| <input checked="" type="radio"/> <a href="#">351-6025947</a> | 386 Westport St.       | Random             | HQ Escalation  | 08/01/2016   | 08/20/2016   | Crowder, Odis     |

▼ UNDER REVIEW BY FHA (103)

| Case Number                 | Property Address  | Selection Reason   | Review Level    | Request Date | Response Date | Last Action By  |
|-----------------------------|-------------------|--------------------|-----------------|--------------|---------------|-----------------|
| <a href="#">347-1948267</a> | 9710 Brewery St.  | Lender Self-Report | Initial         | 07/01/2016   | 07/11/2016    | Hirsch, Sherly  |
| <a href="#">369-3197648</a> | 789 Creekside St. | FHA Manual         | Indemnification | 07/07/2016   | 07/19/2016    | Magill, Lavenia |
| <a href="#">385-6497135</a> | 86 Wall Ave.      | Random             | Mitigation 2    | 07/07/2016   | 07/19/2016    | Pippin, Grace   |





# Self-Reports

★ LRS

Active Reviews

Binder Request

Create Self-Report

Completed Reviews

Signed in as [Lender Jones](#)

Back to List

351-6092905

Borrower Name  
Robinson, Lawrence

Property Address  
776 Cedar Swamp Road

Request Date  
07-01-2016

Response Due  
07-15-2016

Review Level  
Mitigation 1

Indemnification

Submit to HUD

Review Data

Findings

Review ID  
132789654

Selection Reason  
LENDER SELF-REPORT

Review Type  
UNDERWRITING

Review Scope  
LIMITED

Review Level  
MITIGATION 1

Review Location  
DENVER QAD

**Lender Self-Report Information**

**Defect Areas Identified**

- Borrower Income (BI)
- Property Eligibility (PE)
- Property Appraisal (PA)
- Mortgage Eligibility (ME)

**Fraud Detected**

- Appraisal Fraud
- Employment
- Credit
- Equity Skimming

**Fraud Participants**

- Borrower
- Appraiser

**Findings that led to this Self-Report**

This is a description. This is just placeholder text. Sample response to FHA from the lender about this finding/defect and an explanation. This is just placeholder text. Sample response to FHA from the len

**Corrective Actions taken by Lender**

**FINDINGS OVERVIEW**

| Defect Area                 | Rating              | Findings          | SEVERITY TIER |   |   |   |
|-----------------------------|---------------------|-------------------|---------------|---|---|---|
|                             |                     |                   | 1             | 2 | 3 | 4 |
| <b>Borrower Income (BI)</b> | <b>Unacceptable</b> | 3                 | 1             | 0 | 0 | 2 |
| Borrower Credit (BC)        | Deficient           | 2                 | 0             | 0 | 0 | 2 |
| Loan Amount (LA)            | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| <b>Borrower Assets (BA)</b> | <b>Unacceptable</b> | 5                 | 1             | 2 | 2 | 0 |
| Property Eligibility (PE)   | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| Property Appraisal (PA)     | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| Borrower Eligibility (BE)   | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| Mortgage Eligibility (ME)   | Conforming          | 0                 | 0             | 0 | 0 | 0 |
| Lender Operations (LO)      | Deficient           | 1                 | 0             | 0 | 0 | 1 |
|                             |                     | <b>TOTALS: 11</b> | 1             | 2 | 4 | 4 |

**RATING: UNACCEPTABLE**

Address Findings





# Preparation & Resources



# Preparation

- Get ready for LRS notifications and user access
  - Ensure that Administrative Contact information is up to date in LEAP
  - Review FHA Connection user access and identify staff for LRS roles
  - Designate at least one user authorized for Indemnification Submission
- Be aware of the transition
  - Reviews already in-flight at LRS go-live will continue to use existing processes until they are closed
  - Some lenders will respond to new reviews in LRS while still closing out legacy reviews using existing processes
- Watch for more information
  - Additional webinars before and after system implementation
  - User documentation posted prior to go-live
  - FHA INFO notices and Lender Insight newsletter





# Resources

- LRS Information  
[https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/loan\\_review\\_system](https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/loan_review_system)
- Defect Taxonomy  
[https://portal.hud.gov/hudportal/documents/huddoc?id=SFH\\_LQA\\_Methodology.pdf](https://portal.hud.gov/hudportal/documents/huddoc?id=SFH_LQA_Methodology.pdf)
- Mortgagee Letters  
[https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administrati on/hudclips/letters/mortgagee](https://portal.hud.gov/hudportal/HUD?src=/program_offices/administrati on/hudclips/letters/mortgagee)
  - 2016-21 (Test Case Review Timeframe)
  - 2017-03 (LRS Implementation)
- Lender Insight  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/SFH\\_Lender\\_Insights](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/SFH_Lender_Insights)





# The FHA Resource Center

- Origination through Endorsement FAQs on SF Handbook Information page:
  - Commonly asked questions/detailed answers.
  - Uploaded to the online Knowledge Base.
- [www.hudanswers.gov](http://www.hudanswers.gov): 1900+ Qs and As addressing 90 percent of our phone calls and announcements of policy changes and training opportunities.
- Email: [answers@hud.gov](mailto:answers@hud.gov)
- Phone: (800) CALL-FHA or (800) 225-5342  
Monday through Friday 8:00am – 8:00pm Eastern





# Thank You!

